CLAIMS

What is claimed is:

1.   In a server system that communicates with a client system associated with a health care provider and is adapted to facilitate processing of an insurance claim, a method of delivering a supporting document to a carrier to enable the carrier to process an insurance claim, the method comprising the acts of:

receiving an insurance claim from the client system;

receiving a supporting document associated with the insurance claim in an electronic format from the client system; and

notifying the carrier that an electronic image of the supporting document is available to enable the carrier to process the insurance claim.

2.   A method as recited in claim 1, further comprising the act of transmitting information to the client system that causes the client system to prompt a user of the client system to submit the supporting document associated with an insurance claim.

3.   A method as recited in claim 1, further comprising the act of determining whether the insurance claim is eligible for advance payment.

4.   A method as recited in claim 3, wherein the act of determining whether the insurance claim is eligible for advance payment comprises:

determining whether the treatment information corresponds to health care services that are approved for payment; and

determining whether the patient is an approved beneficiary of the carrier.

5.   A method as recited in claim 1, further comprising the acts of:

transmitting claim information associated with the insurance claim to a payment entity, wherein, upon receiving the claim information, the payment entity advances money to the client system prior to the carrier making payment on the insurance claim; and

transmitting the insurance claim to the carrier, wherein, upon receiving the insurance claim, the carrier makes payment on the insurance claim to the payment entity, thereby paying for the money advanced to the client system.

6   A method as recited in claim 1, wherein the act of notifying the carrier comprises the act of delivering a copy of the electronic image of the supporting document to the carrier.

7.   A method as recited in claim 1, wherein the act of notifying the carrier comprises the act of delivering an access credential to the carrier, the access credential being patient specific.

8.   A method as recited in claim 7, wherein the access credential is unique to the carrier.

9.   A method as recited in claim 7, wherein the access credential is specific for the combination of the carrier, the insurance claim, and an institutional health care provider associated with the client system.

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10. A method as recited in claim 1, further comprising the act of, upon receiving a request from the carrier, displaying the electronic image of the supporting document to the carrier.

11. A method as recited in claim 1, further comprising the act of transmitting a request for the supporting document to the client system, wherein the supporting document is received by the server system in response to the request.

12. A method as recited in claim 11, further comprising the act of selecting the supporting document based on information included in the insurance claim, wherein the act of requesting the supporting document is performed after and in response to the act of selecting the supporting document.

13. A method as recited in claim 11, further comprising the act of notifying the client system that the insurance claim is eligible for advance payment, wherein the act of notifying is conducted prior to the act of transmitting the request for the supporting document.

14.   In a client system that is associated with an institutional health care provider and communicates with a server system adapted to facilitate processing of an insurance claim, a method of providing a supporting document to the server system to enable a carrier associated with the insurance claim to process an insurance claim, the method comprising the acts of:

receiving, at the client system associated with the institutional health care provider, patient information, insurance information, and treatment information entered into a computer-displayable claim form displayed by the client system;

transmitting an insurance claim that includes the patient information, insurance information, and treatment information from the client system to the remote server computer;

identifying, by the client system, a supporting document that is required to process the insurance claim; and

transmitting the supporting document in an electronic format from the client system.

15.   A method as recited in claim 14, wherein the act of identifying comprises receiving a request for the supporting document from the server system.

16.   A method as recited in claim 14, further comprising the act of displaying a prompt to a medical technician using the client system, the prompt specifying the support document to be delivered to server system.

17. A method as recited in claim 14, further comprising the act of receiving data from a scanner associated with the client system, wherein the data from the scanner represents the supporting document in the electronic format and is received in response to a paper copy of the document being scanned by the scanner.

18. A method as recited in claim 14, further comprising the act of receiving notification from the server system that the insurance claim is eligible for advance payment.

19. A method as recited in claim 14, wherein the act of transmitting the supporting document is conducted such that the carrier can process the insurance claim without any supporting documents being sent by mail.

20. A method as recited in claim 19, wherein the act of transmitting the supporting document is conducted such that the server system is capable of making an electronic image of the supporting document available to the carrier.

21. In a computer system associated with a carrier that processes insurance claims, wherein the computer system is capable of communicating with a server system, a method of processing an insurance claim comprising the acts of:

receiving an insurance claim in an electronic format;

receiving a notice indicating the accessibility of an electronic image of a supporting document associated with the insurance claim; and

upon accessing the electronic images, displaying the electronic image of the supporting document to enable the carrier to process the insurance claim.

22. A method as recited in claim 21, further comprising the act of receiving a credential from the server system that enables the computer system to access the electronic image.

23. A method as recited in claim 22, wherein the credential comprises a username and a password.

24. A method as recited in claim 23, wherein the credential is specific to at least one of a patient associated with the insurance claim, the carrier, and an institutional health care provider associated with the client system.

25. A method as recited in claim 21, further comprising the act of requesting the electronic image of the supporting document from the client computer.

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26.   A method as recited in claim 25, wherein the act of requesting the electronic image comprises communicating via the Internet with a computer associated with the server system that stores the electronic image.

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DELIVERING ELECTRONIC VERSIONS
OF SUPPORTING DOCUMENTS ASSOCIATED
WITH AN INSURANCE CLAIM

RELATED PATENT APPLICATIONS

Reference is made to U.S. Patent Application Serial No. __/_____, entitled "Processing an Insurance Claim Using Electronic Versions of Supporting Documents," filed on the same date as the present application and U.S. Patent Application Serial No. __/_____, entitled "Facilitating Paperless Processing of Insurance Claims," filed on the same date as the present application, both of which are incorporated herein by reference.

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